

Information to identify the case:

Debtor 1	<u>Danny Palangio</u>	Social Security number or ITIN	xxx-xx-8625
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Rita Palangio</u>	Social Security number or ITIN	xxx-xx-6651
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-32005-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Danny Palangio
aka Danny Palangio

Rita Palangio

1/13/25

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Danny Palangio
Rita Palangio
Debtors

Case No. 19-32005-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 13, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2025:

Recip ID	Recipient Name and Address
db/jdb	Danny Palangio, Rita Palangio, 93 Lakewood Rd, Manasquan, NJ 08736-3508
cr	+ United Teletech Financial Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
518583160	KML Law Group, P.C., Attys for U S Bank Nat'l, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
518610711	+ Navient Solutions, LLC. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
518656849	+ Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
518583170	Tate & Kirlin Assoc Inc, re LVNV, 8452 580 Middletown Blvd Ste 240, Langhorne, PA 19047-1827
518583172	U S Bank National Assn etc, 3217 Decker Lake Dr, Salt Lake City, UT 84119-3284
518636211	United Teletech Financial Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 13 2025 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 13 2025 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519262495	+ EDI: AISACG.COM	Jan 14 2025 01:36:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518685380	EDI: GMACFS.COM	Jan 14 2025 01:36:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
518583156	EDI: GMACFS.COM	Jan 14 2025 01:36:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
518583157	EDI: CAPIO.COM	Jan 14 2025 01:36:00	Asset Care, For Ocn Med Ctr, 2222 Texoma Pkwy, Sherman, TX 75090-2470
518583158	EDI: CAPITALONE.COM	Jan 14 2025 01:36:00	Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
518602047	+ EDI: AIS.COM	Jan 14 2025 01:36:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518583159	Email/Text: commonwealth@ebn.phinsolutions.com	Jan 13 2025 20:45:00	Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
518605204	EDI: JEFFERSONCAP.COM	Jan 14 2025 01:36:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518697581	Email/Text: legaldivision@kheaa.com	Jan 13 2025 20:46:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518697582	Email/Text: legaldivision@kheaa.com		

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		Jan 13 2025 20:46:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518591722	Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2025 20:52:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518583162	Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2025 20:52:32	LVNV Funding, LLC, Assignee of Capital One, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115
518583161	Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2025 20:52:34	Lvnv Funding LLC, PO Box 1269, Greenville, SC 29602-1269
518664401	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 13 2025 20:46:00	Midland Credit Management, Inc., Po Box 2037, Warren MI 48090-2037
518583164	+ Email/PDF: bankruptcy_prod@navient.com	Jan 13 2025 21:04:28	Navient, 123 S Justison St, Wilmington, DE 19801-5363
518583163	Email/PDF: bankruptcy_prod@navient.com	Jan 13 2025 20:52:47	Navient, PO Box 9655, Wilkes Barre, PA 18773-9655
518652614	Email/PDF: bankruptcy_prod@navient.com	Jan 13 2025 21:15:39	Navient PC TRUST, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
518644128	Email/Text: perituspendrick@perituservices.com	Jan 13 2025 20:45:00	Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
518583166	EDI: PRA.COM	Jan 14 2025 01:36:00	Portfolio Recovery Associates LLC, For Barclay Bank Delaware, 120 Corporate Blvd, Norfolk, VA 23502-4952
518583167	EDI: PRA.COM	Jan 14 2025 01:36:00	Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541-0914
518685959	EDI: PRA.COM	Jan 14 2025 01:36:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
518583165	EDI: PRA.COM	Jan 14 2025 01:36:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
518659927	EDI: Q3G.COM	Jan 14 2025 01:36:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
518583168	Email/Text: clientservices@remexinc.com	Jan 13 2025 20:46:00	Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
518583169	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 13 2025 20:46:00	SPS Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
518584238	^ MEBN	Jan 13 2025 20:42:58	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518583171	EDI: Q3GTBI	Jan 14 2025 01:36:00	The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
518583173	Email/Text: edbknotices@ecmc.org	Jan 13 2025 20:46:00	U S Dept of Ed/Gsl/Atl, PO Box 4222, Iowa City, IA 52244-4222
518664989	^ MEBN	Jan 13 2025 20:43:22	U.S. Bank NA et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518583174	Email/Text: opsdept@utcu.org	Jan 13 2025 20:45:00	United Teletech Fin Fc, 205 Hance Ave, Tinton Falls, NJ 07724-2764

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-3

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NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor U.S. Bank NA successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Frank J. Fischer	on behalf of Joint Debtor Rita Palangio rugger52@aol.com btassillo@aol.com;fischer.frankj.b127774@notify.bestcase.com
Frank J. Fischer	on behalf of Debtor Danny Palangio rugger52@aol.com btassillo@aol.com;fischer.frankj.b127774@notify.bestcase.com
Kimberly A. Wilson	on behalf of Creditor U.S. Bank NA successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, Et Al... kimwilson@raslg.com
Michael R. DuPont	on behalf of Creditor United Teletch Financial Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com
Sherri R. Dicks	on behalf of Creditor U.S. Bank NA successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, Et Al... sdicks@raslg.com, shrdlaw@hotmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8